

Sample article for organizations to use to reach customers

Customize and post the following article on your websites and/or other communication vehicles to encourage your customers to invest in their financial future with their federal tax refund.

Put your federal tax refund to work — Invest in your future

If you're like most people, you look forward to receiving your federal tax refund each year. You may pay off a debt or buy something you couldn't afford earlier in the year. But did you know that your refund is also a great way to invest in your financial future? You can start saving for a home, a reliable car, or go back to school. You can even start a retirement savings fund and watch it grow!

There may be several financial education and asset-building options available to help you on the road to your financial goals. All you need to do is choose the right one for you:

- **Financial Literacy Training** – These are financial courses, usually free or very low cost, that help you learn about managing your money, budgeting, checking and savings accounts, etc. Several courses are available, such as [FDIC Money Smart](#), a financial education program through the federal government.
- **Savings/Checking Accounts** – Most financial organizations, such as banks or credit unions, offer savings or checking accounts. Opening a savings or checking account allows other financial options — direct deposit and purchasing U.S. Series I savings bonds*. Many of the [free tax preparation sites](#) have financial institution partners on-site to assist with accounts.
- **Individual Development Accounts** – An IDA is a special savings account that has a matching funds aspect. Each time you add to your savings, you receive a matched deposit.
- **Home Ownership Programs** – The [US Department of Housing and Urban Development](#) has programs available for low- to moderate-income individuals and families to make affordable housing a reality.
- **US Savings Bonds** – Buying a US savings bond can be a valuable asset building option. Starting a savings program can provide many benefits, such as saving for a down payment on a home, higher education or buying a reliable car.
- **Split Refunds** – This option allows you to split your refund into as many as three accounts. For example, you could deposit some of your refund into your checking account, some into an IRA account, and then buy savings bonds with the remaining amount.

* You do not have to have a bank account to purchase Savings Bonds.

NOTE TO EDITOR: *Below are additional resources you can access to help educate your customers about financial education and asset building.*

- **IRS.gov**
 - [Financial Literacy](#)
 - [Publication 4840](#) – Save for the Future, Buy U.S. Series I Savings Bonds with Your Tax Refund

- [Publication 4870](#) – Financial Education and Asset Building Opportunities for Taxpayers
 - [Form 8888](#) – Allocation of Refund (Including Savings Bond Purchases)
 - Publication 4867, Financial Education & Asset Building
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- [America Saves Week](#)